

Fill in this information to identify the case:Debtor 1 FRANK R. SKRAJNYDebtor 2 JANET E. OWAD-SKRAJNY
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 19-20606JAD**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: FREEDOM MORTGAGE CORPORATION Court claim no. (if known): 17Last 4 digits of any number you use to identify the debtor's account 2 7 0 3Property Address: 1108 QUEENS MILL RD
ALQUIPPA PA 15001**Part 2: Cure Amount**


Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>48.64</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>48.64</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>48.64</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,510.66The next postpetition payment is due on 5 / 1 / 2024
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 FRANK R. SKRAJNY
Name

Case number (if known) 19-20606JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour
Signature

Date 06/04/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **FRANK R. SKRAJNY**
NameCase number (if known) **19-20606JAD****Disbursement History**

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
02/25/2020	1150967	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	48.64
				48.64

MORTGAGE REGULAR PAYMENT (Part 3)

06/25/2019	1123565	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	6,181.41
07/29/2019	1127007	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,521.07
08/27/2019	1130495	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,521.48
09/24/2019	1133746	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,521.68
10/24/2019	1137124	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	2,141.19
11/25/2019	1140577	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,603.19
12/23/2019	1143972	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,474.70
01/28/2020	1147442	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	859.61
02/25/2020	1150967	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	2,089.79
03/23/2020	1154454	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	911.16
04/27/2020	1157895	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	2,038.24
05/26/2020	1161231	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,474.70
06/26/2020	1164387	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,474.70
07/29/2020	1167480	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,474.70
08/25/2020	1170557	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,474.70
09/28/2020	1173669	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,474.70
10/26/2020	1176748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,474.70
11/24/2020	1179811	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	1,474.70
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	2,820.82
02/22/2021	1187928	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,453.27
03/26/2021	1191195	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,453.27
04/26/2021	1194483	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,453.27
05/25/2021	1197616	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,453.27
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,453.27
07/26/2021	1203999	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,453.27
08/26/2021	1207119	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,518.88
09/24/2021	1210246	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,518.88
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,518.88
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,525.92
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,525.92
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
02/23/2022	1225404	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
03/25/2022	1228339	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
04/26/2022	1231360	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
05/25/2022	1234410	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
06/27/2022	1237425	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
07/26/2022	1240377	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
09/27/2022	1246144	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,525.92
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
12/22/2022	1254539	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
02/23/2023	1259917	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
04/25/2023	1265491	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
06/26/2023	1271234	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
08/25/2023	1276791	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
09/26/2023	1279547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
10/25/2023	1282255	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
11/27/2023	1284944	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
12/21/2023	1287547	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
01/26/2024	1290197	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,510.66
02/26/2024	1292879	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	3,140.92
				92,395.36

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

FRANK R. SKRAJNY
JANET E. OWAD-SKRAJNY
1108 QUEENS MILL ROAD
ALIQUIPPA, PA 15001

LAUREN M LAMB ESQ
STEIDL & STEINBERG
707 GRANT ST 28TH FLOOR
PITTSBURGH, PA 15219

FREEDOM MORTGAGE CORPORATION
ATTN PAYMENT PROCESSING
10500 KINCAID DR
FISHERS, IN 46037

BROCK & SCOTT PLLC*
3825 FORRESTGATE DR
WINSTON SALEM, NC 27103

6/4/24

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee